

EXHIBIT A

Client	Anna Franklin				File No.	012328WH	
Property Address	11320 Larimore Rd						
City	Saint Louis	County	St. Louis	State	MO	Zip Code	63138
Owner	Franklin, Anna E						

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SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	11320 Larimore Rd
	Legal Description	Loc 105.96 Ft From N W Corner 523-18
	City	Saint Louis
	County	St. Louis
	State	MO
	Zip Code	63138
	Census Tract	2107.02
	Map Reference	G8-11 Wunn
SALES PRICE	Sale Price	\$ N/A
	Date of Sale	
CLIENT	Client	Anna Franklin
	Owner	Franklin, Anna E
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,369
	Price per Square Foot	\$
	Location	Suburban/BsyRd
	Age	64
	Condition	Below Average
	Total Rooms	6
	Bedrooms	2
	Baths	1.1
APPRAISER	Appraiser	Wade Higgins
	Date of Appraised Value	01/23/2023
VALUE	Opinion of Value	\$ 90,000

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 012328WH

SUBJECT

Property Address: 11320 Larimore Rd

City: Saint Louis

State: MO

Zip Code: 63138

County: St. Louis

Legal Description: Loc 105.96 Ft From N W Corner 523-18

Assessor's Parcel #: 09E-22-0093

Tax Year: 2022

R.E. Taxes: \$ 2,153

Special Assessments: \$ 0.00

Borrower (if applicable): N/A

Current Owner of Record: Franklin, Anna E

Occupant: ☒ Owner ☐ Tenant ☐ Vacant ☐ Manufactured Housing

Project Type: ☐ PUD ☐ Condominium ☐ Cooperative ☐ Other (describe)

HOA: \$ Unknown ☐ per year ☐ per month

Market Area Name: St Louis County (Hazelwood Area)

Map Reference: G8-11 Wunn

Census Tract: 2107.02

ASSIGNMENT

The purpose of this appraisal is to develop an opinion of: ☒ Market Value (as defined), or ☐ other type of value (describe)

This report reflects the following value (if not Current, see comments): ☒ Current (the Inspection Date is the Effective Date) ☐ Retrospective ☐ Prospective

Approaches developed for this appraisal: ☒ Sales Comparison Approach ☐ Cost Approach ☐ Income Approach (See Reconciliation Comments and Scope of Work)

Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Leased Fee ☐ Other (describe)

Intended Use: This report is intended to be used by the client to assist in determining the market value of the subject property. Use of this report by others is not intended by the appraiser. This appraisal is not meant for a financial transaction.

Intended User(s) (by name or type): The client listed below.

Client: Anna Franklin

Address: 11320 Larimore Rd, St. Louis

Appraiser: Wade Higgins

Address: 141 Spring Leigh Ct, Ballwin, MO 63011

MARKET AREA DESCRIPTION

Location: ☐ Urban ☒ Suburban ☐ Rural

Built up: ☒ Over 75% ☐ 25-75% ☐ Under 25%

Growth rate: ☐ Rapid ☒ Stable ☐ Slow

Property values: ☐ Increasing ☒ Stable ☐ Declining

Demand/supply: ☐ Shortage ☒ In Balance ☐ Over Supply

Marketing time: ☐ Under 3 Mos. ☒ 3-6 Mos. ☐ Over 6 Mos.

Predominant Occupancy

☒ Owner

☐ Tenant

☐ Vacant (0-5%)

☐ Vacant (>5%)

One-Unit Housing

PRICE

AGE

\$(000)

(yrs)

30+/- Low 34+/-

150+/- High 99+/-

60+/- Pred 50+/-

Present Land Use

One-Unit 85 %

2-4 Unit %

Multi-Unit %

Comm'l 10 %

Other 5 %

Change in Land Use

☒ Not Likely

☐ Likely * ☐ In Process *

* To:

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends):

The market area boundaries consist of Spanish Pond Rd to the north, I-270 to the south, Hwy 367 to the west and Railroad Tracks to the east. There are no significantly adverse influences in this neighborhood. Access to employment centers, shopping and other local amenities is typical of competing areas. Interstate and state highway access is convenient to this neighborhood. Employment stability is typical of competing neighborhoods. Overall property maintenance in the area is average.The current economic supply and demand of residential properties at the present time appears to adequately fulfill the desires of both informed sellers and purchasers. No adverse neighborhood conditions were evident that would affect marketability in a negative manner. Property values have increased slightly and lower interest rates have caused an increase in home refinancing. There is ample supply of mortgage funds available at competitive rates with no discount points.

SITE DESCRIPTION

Dimensions: Lot size per property records.

Site Area: .48 Acres

Zoning Classification: Residential

Description: Single Family

Zoning Compliance: ☒ Legal ☐ Legal nonconforming (grandfathered) ☐ Illegal ☐ No zoning

Are CC&Rs applicable? ☐ Yes ☐ No ☒ Unknown

Have the documents been reviewed? ☐ Yes ☒ No

Ground Rent (if applicable) \$ N/A/

Highest & Best Use as improved: ☒ Present use, or ☐ Other use (explain)

Actual Use as of Effective Date: Single Family

Use as appraised in this report: Single Family

Summary of Highest & Best Use: Subject's highest and best use is single family dwelling.

Utilities

Public

Other

Provider/Description

Off-site Improvements

Type

Public

Private

Topography

Front Incline / Flat

Electricity

Gas

Water

Sanitary Sewer

Storm Sewer

Street

Asphalt

Curb/Gutter

Concrete

Sidewalk

Concrete

Street Lights

Electric

Alley

None

Size

Typical in this area

Shape

Rectangular

Drainage

Adequate

View

Residential

Landscaping

Avg

Other site elements: ☐ Inside Lot ☐ Corner Lot ☐ Cul de Sac ☐ Underground Utilities ☐ Other (describe)

FEMA Spec'l Flood Hazard Area ☐ Yes ☒ No

FEMA Flood Zone X

FEMA Map # 29189C0089K

FEMA Map Date 02/04/2015

Site Comments: There are no apparent adverse easements or encroachments noted. Refer to the deed for easements of record. A survey was not provided for review

DESCRIPTION OF THE IMPROVEMENTS

General Description

Exterior Description

Foundation

Basement

Heating

of Units One ☐ Acc.Unit

Foundation Concrete

Slab N/A

Area Sq. Ft. 1,369

Type Central

of Stories One

Exterior Walls Vinyl

Crawl Space N/A

% Finished 65

Fuel Gas

Type ☒ Det. ☐ Att. ☐

Roof Surface Comp.Shingle

Basement Full

Ceiling Drop

Design (Style) Ranch

Gutters & Dwnspts. Metal

Sump Pump ☒ None

Walls Drywall

Cooling Central

☒ Existing ☐ Proposed ☐ Und.Cons.

Window Type DHung

Dampness ☒ None

Floor Tile

Central Average

Actual Age (Yrs.) 64

Storm/Screens None

Settlement NO

Outside Entry None

Other

Effective Age (Yrs.) 45 Years

Infestation NO

Interior Description

Appliances

Attic ☐ None

Amenities

Car Storage ☐ None

Floors WD/Carp/Tile/Avg

Refrigerator ☒ Stairs ☐

Fireplace(s) # 1

Woodstove(s) #

Walls Drywall/Avg

Range/Oven ☒ Drop Stair ☐

Patio Concrete

Trim/Finish Wood/Avg

Disposal ☐ Scuttle ☒ Deck None

Bath Floor Tile/Avg

Dishwasher ☒ Doorway ☐

Porch Front

Bath Wainscot Fiberglass/Avg

Fan/Hood ☐ Floor ☐

Fence Metal

Doors Wood/Avg

Microwave ☐ Heated ☐

Pool None

Garage # of cars (4 Tot.)

Attach. 2

Detach.

Blt.-In

Carport

Driveway 2

Surface Concrete

Washer/Dryer ☐ Finished ☐

Finished area above grade contains: 6 Rooms 2 Bedrooms 1.1 Bath(s) 1,369 Square Feet of Gross Living Area Above Grade

Additional features: Subject has water heater; amp C.B.

Describe the condition of the property (including physical, functional and external obsolescence): The subject is in below average to average condition. Some deferred maintenance was noted. The quality of construction is typical for the area.

RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 012328WH

TRANSFER HISTORY

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): MLS; Public Records

1st Prior Subject Sale/Transfer

Date: None Reported

Price: N/A

Source(s): MLS/Public Records

2nd Prior Subject Sale/Transfer

Date:

Price:

Source(s):

Analysis of sale/transfer history and/or any current agreement of sale/listing: There were no prior sales of the subject noted in the past 36 months.

SALES COMPARISON APPROACH

SALES COMPARISON APPROACH TO VALUE (if developed) ☐ The Sales Comparison Approach was not developed for this appraisal.

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	11320 Larimore Rd Saint Louis, MO 63138	1211 Cove Ln Saint Louis, MO 63138		11651 Herefordshire Dr Saint Louis, MO 63138		1361 Bayonne Dr Saint Louis, MO 63138	
Proximity to Subject		0.92 miles NE		0.81 miles NE		0.48 miles N	
Sale Price	\$ N/A		\$ 65,000		\$ 106,000		\$ 122,000
Sale Price/GLA	\$ N/A /sq.ft.	\$ 48.44 /sq.ft.		\$ 84.66 /sq.ft.		\$ 93.56 /sq.ft.	
Data Source(s)	Inspection	MLS#22000421		MLS#22027958		MLS#22000403	
Verification Source(s)	Public Record	Public Record		Public Record		Public Record	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.
Sales or Financing Concessions		Conventional \$2,000	-2,000	Cash None Reported		Conventional \$2,000	-2,000
Date of Sale/Time	N/A	03/31/2022		05/27/2022		02/16/2022	
Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Location	Suburban/BsyRd	Suburban		Suburban		Suburban	
Site	.48 Acres	.20 Acres		.27 Acres		.26 Acres	
View	Res/Commercial	Residential		Residential		Residential	
Design (Style)	Ranch	Ranch		Ranch		Ranch	
Quality of Construction	Frame	Frame		BrickV/Frame		BrickV/Frame	
Age	64	65 Years		63 Years		63 Years	
Condition	Below Average	Below Average		Below Average		Below Average	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 2 1.1	6 2 1.0	+3,000	6 3 1.1		6 3 2.0	-3,000
Gross Living Area	1,369 sq.ft.	1,342 sq.ft.	+1,000	1,252 sq.ft.	+2,000	1,304 sq.ft.	+1,000
Basement & Finished Rooms Below Grade	Basement Partial Finish	Basement Unfinished	+3,000	Basement Partial Finish		Basement Partial Finish	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA C/Air	
Energy Efficient Items	Typical	Typical		Typical		Typical	
Garage/Carport	2Car/Att	2Car/Att		1Car/Att +3,000		2Car/Att	
Porch/Patio/Deck	Porch/Patio	Porch +1,000		Porch/Patio		Porch/Deck	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 6,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 5,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -4,000
Adjusted Sale Price of Comparables		\$ 71,000		\$ 111,000		\$ 118,000	

Summary of Sales Comparison Approach

The Sales Comparison Analysis offers the most reliable indication of value for the subject property. Its reliability is directly dependent upon the quality and quantity of sales information readily available. The impact of each comparable sale is assessed based upon the appropriateness and reliability of the data. The final estimated value conclusion is the result of this assessment or reconciliation.

The sales utilized in this report are the best available indicators of value when compared to subject. These sales were selected based on criteria including proximity to the subject, quality of construction, condition & other factors that were determined to have contributory value. Adjustments were made for differences found through research and inspection. These adjustments are based on typical market reaction to differences indicated. No comparables sold over 1 year ago. No time of sale adjustment was warranted due to stable market.

Adjustments are based on differences in contributory value. The adjustments were based on information reported in the MLS data.

The MLS photos were used in this report and represent the comparables at time of sale. The appraiser has physically viewed the comparables from the street.

I have not performed any prior services regarding the subject property , as an appraiser, or in any other capacity, within the past 3 years.

Indicated Value by Sales Comparison Approach \$

90,000

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RESIDENTIAL APPRAISAL SUMMARY REPORT

File No.: 012328WH

COST APPROACH

COST APPROACH TO VALUE (if developed)☒ The Cost Approach was not developed for this appraisal.

Provide adequate information for replication of the following cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW

OPINION OF SITE VALUE _ _ _ _ _ = \$

Source of cost data: DWELLING Sq.Ft. @ \$ _ _ = \$

Quality rating from cost service: Effective date of cost data: Sq.Ft. @ \$ _ _ = \$

Comments on Cost Approach (gross living area calculations, depreciation, etc.): Sq.Ft. @ \$ _ _ = \$

Sq.Ft. @ \$ _ _ = \$

Sq.Ft. @ \$ _ _ = \$

Sq.Ft. @ \$ _ _ = \$

Garage/Carport Sq.Ft. @ \$ _ _ = \$

Total Estimate of Cost-New _ _ = \$

Less Physical Functional External

Depreciation = \$()

Depreciated Cost of Improvements _ _ _ _ _ = \$

"As-is" Value of Site Improvements _ _ _ _ _ = \$

= \$

= \$

Estimated Remaining Economic Life (if required): Years INDICATED VALUE BY COST APPROACH _ _ _ _ _ = \$

INCOME APPROACH

INCOME APPROACH TO VALUE (if developed)☒ The Income Approach was not developed for this appraisal.

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM):

PUD

PROJECT INFORMATION FOR PUDs (if applicable)☐ The Subject is part of a Planned Unit Development.

Legal Name of Project:

Describe common elements and recreational facilities:

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 90,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

Final Reconciliation In the final estimate of value the sales comparison approach is given the most weight and the cost approach was not developed. The income approach was not developed, as it is not applicable to the appraisers scope of work.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, ☐ subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: There are no special conditions in this appraisal, however the attached Contingent and Limiting Conditions apply.

☐ This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 90,000 , as of: 01/23/2023 , which is the effective date of this appraisal.

If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

ATTACHMENTS

A true and complete copy of this report contains 13 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

☒ Scope of Work ☒ Limiting Cond./Certifications ☐ Narrative Addendum ☒ Photograph Addenda ☒ Sketch Addendum

☒ Map Addenda ☐ Additional Sales ☐ Cost Addendum ☐ Flood Addendum ☐ Manuf. House Addendum

☐ Hypothetical Conditions ☐ Extraordinary Assumptions ☐

SIGNATURES

Client Contact: Client Name: Anna Franklin

E-Mail: Address: 11320 Larimore Rd, St. Louis

APPRaiser

Supervisory Appraiser (if required) or CO-APPRaiser (if applicable)

Supervisory or Co-Appraiser Name:

Company:

Phone: Fax:

E-Mail:

Date of Report (Signature):

License or Certification #: State:

Designation:

Expiration Date of License or Certification:

Inspection of Subject: ☒ Interior & Exterior ☐ Exterior Only ☐ None

Date of Inspection:

Wade Higgins

Appraiser Name: Wade Higgins

Company: Alliance Appraisal Services

Phone: (314) 323-9429 Fax:

E-Mail: stlouisappraiser@yahoo.com

Date of Report (Signature): 01/25/2023

License or Certification #: 2006008946 State: MO

Designation:

Expiration Date of License or Certification: 06/30/2024

Inspection of Subject: ☒ Interior & Exterior ☐ Exterior Only ☐ None

Date of Inspection: 01/23/2023

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ADDITIONAL COMPARABLE SALES

File No.: 012328WH

[illegible]

Assumptions, Limiting Conditions & Scope of Work

File No.: 012328WH

Property Address: 11320 Larimore Rd	City: Saint Louis	State: MO	Zip Code: 63138
Client: Anna Franklin	Address: 11320 Larimore Rd, St. Louis		
Appraiser: Wade Higgins	Address: 141 Spring Leigh Ct, Ballwin, MO 63011		

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.

- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.

- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.

- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.

- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.

- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such information that were furnished by other parties.

- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.

- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.

- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.

- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.

- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work. Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications

File No.: 012328WH

Property Address: 11320 Larimore Rd	City: Saint Louis	State: MO	Zip Code: 63138
Client: Anna Franklin	Address: 11320 Larimore Rd, St. Louis		
Appraiser: Wade Higgins	Address: 141 Spring Leigh Ct, Ballwin, MO 63011		

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.



Additional Certifications:

DEFINITION OF MARKET VALUE *:

Market value means the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

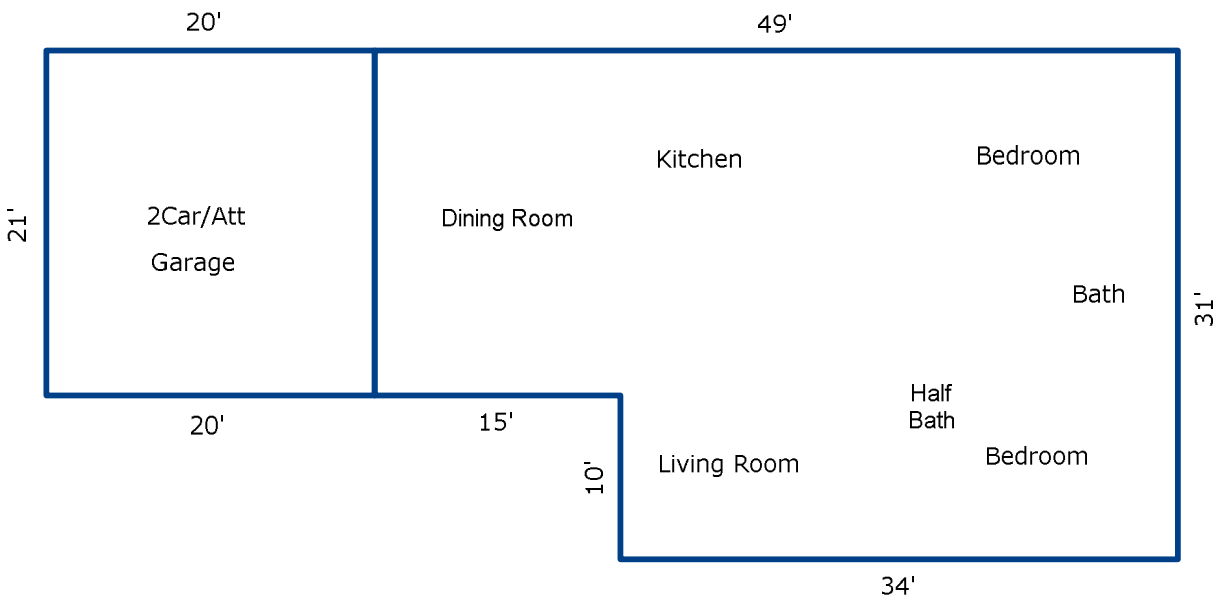
1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

SIGNATURES	Client Contact: _____	Client Name: Anna Franklin
	E-Mail: _____	Address: 11320 Larimore Rd, St. Louis
	APPRAISER	
		
		
	Appraiser Name: Wade Higgins	
	Company: Alliance Appraisal Services	
	Phone: (314) 323-9429	Fax: _____
	E-Mail: stlouisappraiser@yahoo.com	
	Date Report Signed: 01/25/2023	
License or Certification #: 2006008946	State: MO	
Designation: _____		
Expiration Date of License or Certification: 06/30/2024		
Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: 01/23/2023		
SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)		
Supervisory or Co-Appraiser Name: _____		
Company: _____		
Phone: _____ Fax: _____		
E-Mail: _____		
Date Report Signed: _____		
License or Certification #: _____ State: _____		
Designation: _____		
Expiration Date of License or Certification: _____		
Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None		
Date of Inspection: _____		

Building Sketch

Client	Anna Franklin				
Property Address	11320 Larimore Rd				
City	Saint Louis	County	St. Louis	State	MO Zip Code 63138
Owner	Franklin, Anna E				



Sketch by ApexSketch

AREA CALCULATIONS SUMMARY						AREA CALCULATIONS BREAKDOWN				
Code	Description	Factor	Net Size	Perimeter	Net Totals	Name	Base x	Height x	Width =	Area
GLA1	First Floor	1	1369	160	1369	First Floor		49 x	21 =	1029
GAR	Garage	1	420	82	420			34 x	10 =	340
Net LIVABLE						2 total items			(rounded)	1,369

Subject Photo Page

Client	Anna Franklin					
Property Address	11320 Larimore Rd					
City	Saint Louis	County	St. Louis	State	MO	Zip Code 63138
Owner	Franklin, Anna E					



Subject Front

11320 Larimore Rd	
Sales Price	N/A
Gross Living Area	1,369
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.1
Location	Suburban/BsyRd
View	Res/Commercial
Site	.48 Acres
Quality	Frame
Age	64



Subject Rear



Subject Street

Subject Photo Page

Client	Anna Franklin				
Property Address	11320 Larimore Rd				
City	Saint Louis	County	St. Louis	State	MO Zip Code 63138
Owner	Franklin, Anna E				



Subject Kitchen

11320 Larimore Rd	
Sales Price	N/A
Gross Living Area	1,369
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.1
Location	Suburban/BsyRd
View	Res/Commercial
Site	.48 Acres
Quality	Frame
Age	64



Subject Bath



Subject Half Bath

Comparable Photo Page

Client	Anna Franklin					
Property Address	11320 Larimore Rd					
City	Saint Louis	County	St. Louis	State	MO	Zip Code 63138
Owner	Franklin, Anna E					



Comparable 1

1211 Cove Ln	
Prox. to Subject	0.92 miles NE
Sale Price	65,000
Gross Living Area	1,342
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.0
Location	Suburban
View	Residential
Site	.20 Acres
Quality	Frame
Age	65 Years



Comparable 2

11651 Herefordshire Dr	
Prox. to Subject	0.81 miles NE
Sale Price	106,000
Gross Living Area	1,252
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	Suburban
View	Residential
Site	.27 Acres
Quality	BrickV/Frame
Age	63 Years



Comparable 3

1361 Bayonne Dr	
Prox. to Subject	0.48 miles N
Sale Price	122,000
Gross Living Area	1,304
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	Suburban
View	Residential
Site	.26 Acres
Quality	BrickV/Frame
Age	63 Years

Comparable Photo Page

Client	Anna Franklin					
Property Address	11320 Larimore Rd					
City	Saint Louis	County	St. Louis	State	MO	Zip Code 63138
Owner	Franklin, Anna E					



Comparable 4

11210 Larimore Rd	
Prox. to Subject	0.14 miles W
Sale Price	119,900
Gross Living Area	1,196
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.0
Location	Suburban/BsyRd
View	Res/Commercial
Site	.57 Acres
Quality	BrickV/Frame
Age	82 Years



Comparable 5

11250 Larimore Rd	
Prox. to Subject	0.06 miles W
Sale Price	70,000
Gross Living Area	1,247
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	Suburban/BsyRd
View	Res/Commercial
Site	.59 Acres
Quality	Frame
Age	92 Years

Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Location Map

Client	Anna Franklin					
Property Address	11320 Larimore Rd					
City	Saint Louis	County	St. Louis	State	MO	Zip Code 63138
Owner	Franklin, Anna E					



FROM:

Alliance Appraisal Services
141 Spring Leigh Ct
Ballwin, MO 63011-3831

Telephone Number: (314) 323-9429

Fax Number:

TO:

Anna Franklin

Telephone Number:

Fax Number:

Alternate Number:

E-Mail:

INVOICE

INVOICE NUMBER

DATE

REFERENCE

Internal Order #:

Lender Case #:

Client File #:

Main File # on form: 012328WH

Other File # on form:

Federal Tax ID:

Employer ID:

DESCRIPTION

Lender:

Purchaser/Borrower: N/A

Property Address: 11320 Larimore Rd

City: Saint Louis

County: St. Louis

Legal Description: Loc 105.96 Ft From N W Corner 523-18

Client: Anna Franklin

State: MO

Zip: 63138

FEES

AMOUNT

250.00

SUBTOTAL

250.00

PAYMENTS

AMOUNT

Check #:

Date:

Description:

Check #:

Date:

Description:

Check #:

Date:

Description:

250.00

SUBTOTAL

250.00

TOTAL DUE

\$ 0.00

Form NIV5 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE